WHAT IS CLAIMED IS:

1. A computer implemented method of providing personal services over a computer network, the method comprising the steps of:

     receiving a service request from a user;

     determining a user type;

     providing a menu of service request options corresponding to the determined user type;

     receiving a selected service request option from the user;

     determining a service response based on information related to the user;

     providing services in accordance with the selected service request option and the determined service response; and

     recording interactions while providing the selected service request option.

2. The computer implemented method according to claim 1, wherein the personal services comprises healthcare related services.

3. The computer implemented method according to claim 2, wherein the user type comprises one of a member/employee, a service provider, an administrator, a research service, and a service partner.

4. The computer implemented method according to claim 3, wherein if the user type is member/employee, the menu of service option requests comprises view services available, news, communication, update/create user profile, schedule appointment, immediate consultation, perform transaction, check status, provide feedback/comments.

5.   The computer implemented method according to claim 3, wherein if the user type is service provider the menu of service request options comprises news, knowledge base, administration, feedback query, and communication.

6.   The computer implemented method according to claim 3, wherein if the user type is administrator, the menu of service request options comprise news, initiate query, communications, and help request.

7.   The computer implemented method according to claim 3, wherein if the user type is research services the service request options comprise news, accessible databases, and queries.

8.   The computer implemented method according to claim 3, wherein of the user type is service partner the service request options comprise news, performance query, and data/information exchange.

9.   The computer implemented method according to claim 3, wherein the step of recording interactions includes storing information regarding type of service provided, user requesting service, service provider information and recommendations, frequency of service provided by user and/or service provider, outcome information, feedback from user, and performance metrics.

10.   The computer implemented method according to claim 9, further comprising the steps of:
        calculating outcome data; and
        providing non-confidential outcome data to a research service.

-35-

11.   The computer implemented method according to claim 9, further comprising the steps of:

calculating service usage by user, service type, and outcomes; and providing calculated service usage to an administrator.

12.   The computer implemented method according to claim 11, further comprising the step of:

determining, by the administrator, a list of services provided based on the calculated service usage information.

13.   The computer implemented method according to claim 9, further comprising the steps of:

calculating performance metrics by respective service providers; and

provide respective performance metrics to the respective service providers.

14.   The computer implemented method according to claim 9, further comprising the steps of:

calculating performance metrics by service providers; providing calculated performance metrics by service providers to an administrator.

15.   The computer implemented method according to claim 14, further comprising the step of:

selecting or rewarding/penalizing one or more service providers, by an administrator, based on performance metrics of the respective service providers.

16.   The computer implemented method according to claim 2, wherein the service response is determined based on information related to the medical history of the user.

17.   The computer implemented method according to claim 2, wherein the service response is determined based on information related to a work schedule of the user.

18.   The computer implemented method according to claim 2, wherein the service response is determined based on information related to an estimated condition of the user.

19.   A computer readable data storage medium having program code recorded thereon for providing personal services over a computer network, the program code comprising:

     a first program code that receives a service request from a user and determines user type;

     a second program that provides a menu of service request options based on determined user type;

     a third program code that receives a selected service request option from the user;

     a fourth program code that determines a service response based on information related to the user;

     a fifth program code that provides services in accordance with the selected service request option and the determined service response; and

     a sixth program code that records interactions while providing the selected service request options.

20.   A system for providing personal services over a computer network, the system comprising:

a user interface unit for receiving a service request from a user and determining a user type;

a server unit that provides a menu of service request options based on the user type and receives a user selected service request option through the user interface unit, the server unit determining a service response based on information related to the user and providing services in accordance with the selected service request option and the determined service response; and

a data storage unit that records all interactions while providing the selected service request option.

21. The system according to claim 20, wherein the interactions recorded in the data storage unit includes storing information regarding type of service provided, user requesting service provider information and recommendations, frequency of service provided by user and/or service provider, outcome information, feedback from user, and performance metrics.

22. The system according to claim 21, wherein the server unit calculates outcome data and provides non-confidential outcome data to a research service.

23. The system according to claim 21, wherein the server unit calculates service usage by user, service type, and outcomes, and provides calculated service usage data to an administrator.

24. The system according to claim 21, wherein the server unit calculates performance metrics by service providers, and provides calculated performance metrics to an administrator.

25.   The system according to claim 20, wherein the server unit determines the service response based on a prior history of the user.

26.   The system according to claim 20, wherein the server unit determines the service response based on information related to a work schedule of the user.

27.   The system according to claim 20, wherein the server unit determines the service response based on information related to an estimated condition of the user.

28.   A computer network implemented method of providing personalized services using a digital dialog between a service provider and a user of the personalized services, the method comprising:

   establishing an audio/video communication channel for a service session between the user and the service provider;

   receiving and storing inputs from the service provider in a data store while the audio/video communication channel between the user and the service provider is established;

   receiving and storing inputs from the user in the data store while the audio/video communication channel between the user and the service provider is established; and

   providing, the service provider and the user, interactive access to the data store while the audio/video communication channel is established between service provider and the user.

29.   The method according to claim 28, further comprising:

   prior to establishing the service session using the audio/video communication channel, scheduling the service session based on input from the user; and

-39-

receiving service session related information from the user; and storing received service session related information in the data store.

30.   The method according to claim 28, wherein the service provider can access user inputs stored on the data store.

31.   The method according to claim 28, wherein the user can access selected service provider inputs stored on the data store.

32.   The method according to claim 29, further comprising:

associating, with the service session or the service session related information, interactive prompts to the service provider;

receiving and storing service provider responses to the prompts provided to the service provider; and

providing additional prompts to the service provider based on the received responses from the service provider.

33.   The method according to claim 32, further comprising:

providing interactive prompts to the user;

receiving and storing user responses to the prompts provided to the user; and

providing additional prompts to the service provider based on the received responses from the service provider.

34.   The method according to claim 32, further comprising:

providing, from the service provider, interactive prompts to the user;

receiving, from the user, responses to the interactive prompts provided by the service provider; and

-40-

providing to the service provider the received responses from the user.

35.   The method according to claim 34, further comprising:

storing the prompts and received responses as a permanent data record for the service session.

36.   The method according to claim 35, wherein the prompts and received responses are stored and classified in the permanent data record based on keywords associated with the prompts and received responses.

37.   The method according to claim 36, wherein the prompts comprise labeled or unlabeled data entry fields, diagrams, prior session data, or service session related information provided by the user prior to the service session.

38.   The method according to claim 28, wherein the audio/video communication channel includes videoconferencing.

39.   The method according to claim 28, wherein the audio/video communication channel comprises a communication channel over a public or private communication network.

40.   The method according to claim 39, wherein the public communication channel comprises the Internet.

41.   The method according to claim 39, wherein the audio/video communication channel includes a browser access to the public or private communication channel.

-41-

42.   The method according to claim 39, further comprising:

providing the service provider with a multi-window interface to the communication channel, wherein one or more windows provide access to audio/video data transmitted across the communication channel,

wherein one or more windows synchronously provide access to the data store storing inputs from the service provider and the user and any earlier service session related information provided by the user; and

one or more windows synchronously provide access to one or more information sources useful to the service provider.

43.   The method according to claim 42, further comprising:

providing the user with a multi-window interface, wherein one or more windows provide access to the audio/video communication channel, and

wherein one or more windows synchronously provide access to additional information useful to the user.

44.   The method according to claim 28, wherein the service provider is a doctor or a medical professional and the user is a patient.

45.   The method according to claim 28, wherein the service provider is a travel agent and the user is a customer of the travel agent.

46.   The method according to claim 44, wherein the step of establishing an audio/video communication channel further comprises:

placing a received user connection in a "waiting room" queue for a particular service provider; monitoring the queue by using a priority protocol to schedule the users in the queue, and communicating with the service provider and the user to initiate the service session in accordance with the schedule.

47. The method according to claim 46, further comprising:

   providing a user with an indication of their position in the queue.

48. The method according to claim 36, further comprising:

   generating asynchronous message to the user or the service

provider based on data stored in the permanent data record.

49. The method according to claim 48, wherein the asynchronous

message comprises an e-mail or voice mail message, pager or PDA alert,

or scheduling of a follow up or a different service session.

50. The method according to claim 42, wherein the one or more

windows providing synchronous access to information sources provides

interactive access to external information sources and links accessible

therefrom.

51. The method according to claim 42, wherein the one or more

windows providing access to the data store provide interactive access to

the information stored in the data store and to links accessible therefrom.

52. A computer readable data storage medium having program code

recorded thereon for providing personalized services using a digital dialog

over a computer network between a service provider and a user of the

personalized services, the program code comprising:

   a first program code for establishing an audio/video communication

channel for a service session between the user and the service provider;

   a second program code that receives and stores inputs from the

service provider in a data store while the audio/video communication

channel between the user and the service provider is established;

a third program code for receiving and storing inputs from the user in the data store while the audio/video communication channel between the user and the service provider is established; and

a fourth program code that provides the service provider and the user interactive access to the data store while the audio/video communication channel is established between the service provider and the user.

53. A system for providing personalized services using a digital dialog over a computer network between a service provider and a user of the personalized services, the system comprising:

a service provider interface that communicates with a user interface using an audio/video communication channel in a service session; and

a server unit that communicates with both the service provider interface and the user interface while the service provider interface communicates with the user interface using the audio/video communication channel in the service session;

wherein the server unit comprises a data store that is interactively accessible by the service provider interface and the user interface during the service session.

54. The system according to claim 53, wherein, prior to establishing the service session, the server unit schedules the service session based on input received from the user interface, receives service session related information from the user interface and stores the received service session related information in the data store.

55. The system according to claim 53, wherein the user interface provides access to selected service provider inputs stored in the data

-44-

store, and the service provider interface provides access to user inputs stored in the data store.

56. The system according to claim 54, wherein the server unit provides prompts to the service provider interface based on the service session or the service session related information, and receives and stores service provider responses to the prompts provided to the service provider interface.

57. The system according to claim 56, wherein the server unit provides interactive prompts to the user interface, and receives and stores user responses to the prompts provided to the user interface.

58. The system according to claim 57, wherein the service provider interface generates service provider prompts to the user interface, and displays user responses to the service provider prompts, and

wherein the server unit stores all prompts and responses, in the data store, as a permanent data record associated with the service session.

59. The system according to claim 58, wherein the server unit classifies the stored prompts and responses based on keywords associated with the prompts and responses.

60. The system according to claim 59, wherein the prompts comprise labeled or unlabeled data entry fields, diagrams, prior session data, or service session related information provided by the user prior to the service session.

61. The system according to claim 53, wherein the audio/video communication channel comprises videoconferencing.

62. The system according to claim 53, wherein the audio/video communication channel comprises a communication channel over a public or private communication network.

63. The system according to claim 62, wherein the public communication network includes the Internet.

64. The system according to claim 62, wherein the service provider interface comprises a multi-window interface with one or more windows providing access to the audio/video communication channel, one or more windows synchronously provide access to the server unit and the data store, and one or more windows provide access to information sources useful to the service provider.

65. The system according to claim 64, wherein the user interface comprises a multi-window interface with one or more windows providing access to the audio/video communication channel, and one or more windows synchronously provide access to the server unit and the data store, and one or more windows provide access to information sources useful to the user.

66. The system according to claim 65, wherein the server unit includes a waiting room queue for a particular service provider,

    wherein the server unit receives and places user connection requests for that particular service provider in the queue, monitors the queue in accordance with a priority protocol, and communicates with the

-46-

user interface and the service provider interface to schedule the users in the queue in accordance with the priority protocol.